

1 **ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS**

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3 In the Matter of the Mortgage Broker License of:

4 **Mortgage Capital Consultants, LLC DBA Home**
5 **Lending Specialists**
6 40515 N. Candlewyck Lane
7 Anthem, AZ 85086

8 **NOTICE OF LICENSE EXPIRATION**

9 The Superintendent of Financial Institutions for the State of Arizona, (the "Superintendent"),
10 finds, pursuant to Arizona Revised Statutes ("A.R.S.") Section 6-904(B), that mortgage broker license
11 #0908716 for Mortgage Capital Consultants, LLC DBA Home Lending Specialists, is expired.
12 Specifically, A.R.S. § 6-904(B) states, "A licensee shall pay the renewal fee on or before September
13 30. Licenses not renewed by September 30 are suspended and the licensee shall not act as a mortgage
14 broker until the license is renewed or a new license is issued pursuant to this article. A person may
15 renew a suspended license by paying the renewal fee plus twenty-five dollars for each day after
16 September 30 that a license renewal fee is not received by the Superintendent and making application
17 for renewal as prescribed by the Superintendent. Licenses which are not renewed by October 31
18 expire. A license shall not be granted to the holder of an expired license except as provided in this
19 article for the issuance of an original license." Mortgage Capital Consultants, LLC DBA Home
20 Lending Specialists did not renew its license by October 31.

21 Pursuant to A.R.S. § 6-903(A), "A person shall not act as a mortgage broker if he is not
22 licensed under this article." Mortgage Capital Consultants, LLC DBA Home Lending Specialists may
23 not transact business in Arizona as a mortgage broker until such time that Mortgage Capital
24 Consultants, LLC DBA Home Lending Specialists is licensed. Transacting business as a mortgage
25 broker without a license is a violation of statutes and subject to administrative action by the
26 Superintendent. Pursuant to A.R.S. § 6-132, the Superintendent may assess a civil money penalty of
27 up to five thousand dollars (\$5,000.00) per day per violation.

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1 DATED this 3 day of December, 2008.

2 Felecia A. Rotellini
3 Superintendent of Financial Institutions

4 By: Robert D. Charlton
5 Robert D. Charlton
6 Assistant Superintendent of Financial Institutions

7 ORIGINAL OF THE NOTICE OF LICENSE EXPIRATION filed this

8 4th day of December, 2008
9 in the office of:

10 Felecia A. Rotellini
11 Superintendent of Financial Institutions
12 Arizona Department of Financial Institutions
13 Attn: Susan Longo
14 2910 N. 44th Street, Suite 310
15 Phoenix, AZ 85018

16 COPY of the foregoing mailed/delivered same date to:

17 John Bennett, Member
18 Mortgage Capital Consultants, LLC
19 DBA Home Lending Specialists
20 40515 N. Candlewyck Lane
21 Anthem, AZ 85086

22 By: Naomi Bartz
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